

## CLAIMS

We claim:

1. A method comprising:

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- a) receiving with an automated banking machine at least one first wireless communication signal from a portable wireless device;
- b) sending through operation of the banking machine at least one first network communication signal corresponding to the at least one first wireless communication signal, to at least one server in operative connection with the banking machine through a wide area network;
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- c) receiving through operation of the banking machine at least one second network communication signal from the at least one server; and
- d) sending through operation of the banking machine at least one second wireless communication signal to the portable wireless device corresponding to the at least one second network communication signal.

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2. The method according to claim 1 further comprising:

(e) receiving through operation of the banking machine at least one third wireless communication signal from the portable wireless device, wherein the at least one third wireless communication signal includes data representative of a financial account;

5 (f) validating through operation of the banking machine that the account is authorized to accept a charge of a usage fee; and

(g) charging the usage fee to the account responsive to operation of the machine.

3. The method according to claim 1 and further comprising:

10 dispensing cash from the automated banking machine.

4. The method according to claim 1 wherein the portable wireless device comprises a voice communication device.

5. The method according to claim 4 wherein the portable wireless device includes at least one memory including data representative of cash value, and further comprising modifying  
15 the data representative of cash value responsive to operation of the banking machine.

6. Computer readable media bearing instructions which are operative in a computer to cause the automated banking machine to carry out the method steps recited in claim 1.

7. Apparatus comprising:

an automated banking machine including a computer;

at least one transaction function device in the machine and in operative connection with the computer; and

an external network interface in operative connection with the computer, wherein the external network interface enables the machine to communicate in a wide area network; and

a wireless access hub in operative connection with the computer, wherein the wireless hub enables the machine to communicate with at least one portable wireless device, wherein the machine is operative to enable the at least one portable wireless device to communicate in the wide area network.

8. The apparatus according to claim 7, wherein the at least one transaction function device includes a cash dispenser.

9. The apparatus according to claim 7, wherein the computer is adapted to receive information representative of an account from the at least one portable wireless device, and wherein responsive to the portable wireless device being enabled to communicate in the wide area network, the computer is operative to cause a fee to be charged to each account.

10. The apparatus according to claim 9, wherein the computer is adapted to communicate with a host banking system, wherein the computer is operative to cause the fee to be charged to the account through communication with the host banking system.

11. The apparatus according to claim 7 wherein the wide area network includes the Internet.

12. The apparatus according to claim 8 wherein the computer is operative to cause cash to be dispensed by the cash dispenser responsive to at least one input to the at least one portable wireless device.

13. The apparatus according to claim 7 and further comprising a portable wireless device including at least one data store, wherein the data store includes data representative of monetary value.

14. The apparatus according to claim 13 wherein the computer is operative to cause modification of the data representative of monetary value.

15. The apparatus according to claim 14 wherein the portable wireless device comprises a voice communication device.

16. The apparatus according to claim 7 wherein the wireless access hub is adapted to provide RF communication with the at least one portable wireless device.

5 17. The apparatus according to claim 16 wherein the wireless access hub enables RF communication over relatively short distance with the at least one portable wireless device.

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